

G-13(A) -- Change in Insurance Provider Model Form (Combined Notice)

The credit card account you have with us is insured. This is to notify you that we plan to replace your current coverage with insurance coverage from a different insurer.

If we obtain insurance for your account from a different insurer, you may cancel the insurance.

[Your premium rate will increase to \$__ per __.]

[Your coverage will be affected by the following:

- ☐ The elimination of a type of coverage previously provided to you. [(*explanation*)] [See __ of the attached policy for details.]
- ☐ A lowering of the age at which your coverage will terminate or will become more restrictive. [(*explanation*)] [See __ of the attached policy or certificate for details.]
- ☐ A decrease in your maximum insurable loan balance, maximum periodic benefit payment, maximum number of payments, or any other decrease in the dollar amount of your coverage or benefits. [(*explanation*)] [See __ of the attached policy or certificate for details.]
- ☐ A restriction on the eligibility for benefits for you or others. [(*explanation*)] [See __ of the attached policy or certificate for details.]
- ☐ A restriction in the definition of "disability" or other key term of coverage. [(*explanation*)] [See __ of the attached policy or certificate for details.]
- ☐ The addition of exclusions or limitations that are broader or other than those under the current coverage. [(*explanation*)] [See __ of the attached policy or certificate for details.]
- ☐ An increase in the elimination (waiting) period or a change to nonretroactive coverage. [(*explanation*)] [See __ of the attached policy or certificate for details.]]

[The name and mailing address of the new insurer providing the coverage for your account is (*name and address*).]

G-13(B) -- Change in Insurance Provider Model Form

We have changed the insurer providing the coverage for your account. The new insurer's name and address are (*name and address*). A copy of the new policy or certificate is attached.

You may cancel the insurance for your account.